

Fill in this information to identify the case:

Debtor 1 JAMES L. GARLAND, JR.Debtor 2 MARCI JO GARLAND
(Spouse, if filing)United States Bankruptcy Court for the: Western District of Pennsylvania

(State)

Case Number: 16-20204JAD

Form 4100N

Notice of Final Cure Payment

10/15

File a separate notice for each creditor.

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the prepetition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

Part 1: Mortgage Information

Name of creditor: JPMORGAN CHASE BANK NA Court claim no. (if known): 18

Last 4 digits of any number you use to identify the debtor's account 8 5 8 4

Property Address: 1017 PIZZA BARN RD
BLAIRSVILLE PA 15717

Part 2: Cure Amount

Total cure disbursements made by the trustee:	Amount
a. Allowed prepetition arrearage:	(a) \$ <u>605.17</u>
b. Prepetition arrearage paid by the trustee:	(b) \$ <u>605.17</u>
c. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	(c) \$ <u>0.00</u>
d. Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	(d) \$ <u>0.00</u>
e. Allowed postpetition arrearage:	(e) \$ <u>0.00</u>
f. Postpetition arrearage paid by the trustee:	+ (f) \$ <u>0.00</u>
g. Total. Add lines b, d, and f.	(g) \$ <u>605.17</u>

Part 3: Postpetition Mortgage Payment

Check one

☒ Mortgage is paid through the trustee.

Current monthly mortgage payment

\$ \$599.21

The next postpetition payment is due on

4 / 1 / 2021
MM / DD / YYYY☐ Mortgage is paid directly by the debtor(s).

Debtor 1 JAMES L. GARLAND, JR.
Name

Case number (if known) 16-20204JAD

Part 4: A Response Is Required By Bankruptcy Rule 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs, and escrow amounts due, and (ii) consistent with § 1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject the creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

X/s/ Ronda J. Winnecour
Signature

Date 03/04/2021

Trustee Ronda J. Winnecour

Address CHAPTER 13 TRUSTEE WD PA
600 GRANT STREET
SUITE 3250 US STEEL TWR
PITTSBURGH, PA 15219

Contact phone (412) 471-5566

Email cmecf@chapter13trusteewdpa.com

Debtor 1 **JAMES L. GARLAND, JR.**
Name

Case number (if known) **16-20204JAD**

Disbursement History

Date	Check #	Name	Posting Type	Amount
<u>MORTGAGE ARR. (Part 2 (b))</u>				
06/27/2016	1001860	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	551.76
07/26/2016	1005831	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	53.41
				<u>605.17</u>

MORTGAGE REGULAR PAYMENT (Part 3)

03/28/2016	0983712	CHASE MORTGAGE	AMOUNTS DISBURSED TO CREDITOR	588.53
04/22/2016	0988004	CHASE MORTGAGE	AMOUNTS DISBURSED TO CREDITOR	887.12
05/24/2016	0991953	CHASE MORTGAGE	AMOUNTS DISBURSED TO CREDITOR	751.19
06/27/2016	1001860	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	955.20
07/26/2016	1005831	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	530.34
08/26/2016	1009825	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	530.34
09/27/2016	1013848	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	530.34
10/26/2016	1017724	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	530.34
11/21/2016	1021040	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	530.34
12/21/2016	1024340	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	530.34
01/27/2017	1027802	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	530.34
02/24/2017	1031220	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	530.34
03/28/2017	1034655	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	530.34
04/21/2017	1037951	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	530.34
05/25/2017	1041231	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	530.34
06/27/2017	1044598	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	530.34
07/25/2017	1047913	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	530.34
08/25/2017	1051244	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	530.34
10/25/2017	1057932	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,050.32
11/21/2017	1061208	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	529.22
12/21/2017	1064494	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	529.22
01/25/2018	1067927	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	529.22
02/23/2018	1071111	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	529.22
03/28/2018	1074301	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	529.22
04/24/2018	1077542	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	529.22
05/25/2018	1080796	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	529.22
06/22/2018	1083946	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	529.22
07/26/2018	1087153	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	529.22
08/28/2018	1090373	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	529.22
09/25/2018	1093511	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	529.22
10/29/2018	1096754	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	529.22
11/27/2018	1099894	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	529.22
12/21/2018	1103007	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	529.22
01/25/2019	1106211	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	529.22
02/25/2019	1109462	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	848.66
03/25/2019	1112745	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	555.84
04/26/2019	1116046	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	555.84
05/24/2019	1119444	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	555.84
06/25/2019	1122840	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	555.84
07/29/2019	1126285	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	555.84
08/27/2019	1129752	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	555.84
09/24/2019	1133065	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	555.84
10/24/2019	1136389	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	555.84
11/25/2019	1139855	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	555.84
12/23/2019	1143247	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	555.84
01/28/2020	1146702	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	555.84
02/25/2020	1150229	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	555.84
03/23/2020	1153710	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	555.84
04/27/2020	1157169	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	555.84
05/26/2020	1160510	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	555.84
06/26/2020	1163639	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	555.84
07/29/2020	1166769	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	555.84
08/25/2020	1169844	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	555.84
09/28/2020	1172929	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	555.84
10/26/2020	1176019	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	555.84
11/24/2020	1179106	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	555.84
12/21/2020	1182053	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	555.84
01/25/2021	1185017	JPMORGAN CHASE BANK NA	AMOUNTS DISBURSED TO CREDITOR	1,762.68

Debtor 1 JAMES L. GARLAND, JR. Case number (if known) 16-20204JAD
Name

Disbursement History

Date	Check #	Name	Posting Type	Amount
				34,435.24

I hereby certify that on the date shown below, I served a true and correct copy of Notice of Final Cure Payment upon the following, by regular United States mail, postage prepaid, addressed as follows:

JAMES L. GARLAND, JR.
MARCI JO GARLAND
1017 PIZZA BARN ROAD
BLAIRSVILLE, PA 15717

JUSTIN P SCHANTZ ESQ
LAW CARE
324 S MAPLE AVE 2ND FL
GREENSBURG, PA 15601

JPMORGAN CHASE BANK NA
3415 VISION DR
MAIL CODE OH4-7142
COLUMBUS, OH 43219

CHASE RECORDS CENTER**
ATTN: CORRESPONDENCE MAIL
MAIL CODE LA4-5555
700 KANSAS LN
MONROE, LA 71203

SHAPIRO & DENARDO LLC*
3600 HORIZON DR STE 150
KING OF PRUSSIA, PA 19406

3/4/21

/s/ Roberta Saunier

Administrative Assistant
Office of the Chapter 13 Trustee